

Information to identify the case:

Debtor 1

Fred M Bucci

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9025

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-27302-MBK**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred M Bucci

2/1/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fred M Bucci
Debtor

Case No. 18-27302-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 01, 2024

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db	+ Fred M Bucci, 18 South Street, Old Bridge, NJ 08857-2949
517836755	+ Diane Bucci, 18 South St, Old Bridge, NJ 08857-2949
517728453	+ Joshua W. Denbeaux, Esq., 366 Kinderkamack Road, Westwood, NJ 07675-1675
517728454	+ Middlesex County Sheriff, 701 Livingston Ave, New Brunswick, NJ 08901-3345
517836750	+ Midland Funding LLC, att: Midland Credit Mgmt, 1037 Raymond Blvd, Ste 710, Newark, NJ 07102-5423
517836753	+ Slomins Inc, 125 Lauman Lane, Hicksville, NY 11801-6539
517728458	+ Superior Court of NJ-Middlesex County, 56 Paterson St., Chancery Division, New Brunswick,, NJ 08901-2014

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 01 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 01 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Feb 02 2024 01:42:00	IRS Department of Treasury, 955 S. Springfield Ave, Bldg A, Springfield, NJ 07081
cr	^ MEBN	Feb 01 2024 20:51:26	SPECIALIZED LOAN SERVICING LLC, PO Box 636007, Littleton, CO 80163-6007
517836749	Email/Text: BankruptcyEast@firstenergycorp.com	Feb 01 2024 20:54:00	Jersey Central Power Light, POB 3687, Akron, OH 44309-3687
517907784	+ Email/Text: bankruptcy@pseg.com	Feb 01 2024 20:52:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517836752	^ MEBN	Feb 01 2024 20:48:32	PSEG, POB 14444, New Brunswick, NJ 08906-4444
517728456	+ Email/Text: rwjebn@rwjbh.org	Feb 01 2024 20:55:00	Robert Wood Johnson University Hospital, 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
517728455	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 01 2024 20:53:00	N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517728457	+ Email/Text: bkelectronicnoticecourtmal@computershare.com	Feb 01 2024 20:53:00	Specialized Loan Servicing, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517838005	+ EDI: AIS.COM	Feb 02 2024 01:42:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517836754	EDI: VERIZONCOMB.COM	Feb 02 2024 01:42:00	Verizon, POB 408, Newark, NJ 07101-0408
517728459	+ EDI: WFFC2	Feb 02 2024 01:42:00	Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104-6714

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Feb 01, 2024

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517766998 + EDI: WFFC2

Feb 02 2024 01:42:00

Wells Fargo Bank, N.A., POB 1629, Minneapolis,
MN 55440-1629

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517836751		Optimum
517813417	*+	IRS, POB 7346, Philadelphia, PA 19101-7346
517728452	*+	Internal Revenue Service, Centralized Insolvency Operation, 2970 Market St., Mail Stop 5-Q30-133, Philadelphia, PA 19104-5002
517778317	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald F. Campbell, Jr.	on behalf of Debtor Fred M Bucci dcampbell@ghclaw.com 4433@notices.nextchapterbk.com
Robert P. Saltzman	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	

District/off: 0312-3

User: admin

Page 3 of 3

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on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

TOTAL: 11